

109.0007

PATENT

Official

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Arehart, Kurt L.

FAX RECEIVED

Serial No.: 09/748,934

SEP 27 2002

Filed: December 27, 2000

GROUP 3600

For: SYSTEMS AND METHODS FOR OPTIMIZING USE OF MORTGAGE
INSURANCE BASED UPON PROJECTIONS OF FUTURE HOME EQUITY

Group: 3628

Examiner: Clement B. Graham

Durham, North Carolina
September 27, 2002Commissioner for Patents
Washington, DC 20231Amendment Transmittal

Sir:

1. Transmitted herewith is an Amendment for the above-identified application, responsive to an Office Action dated July 29, 2002.

FEE FOR CLAIMS AS AMENDED

2. ☐ No additional fee is required.
☒ The additional fee has been calculated as shown below:

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CERTIFICATION OF FACSIMILE TRANSMISSION

Sirs:

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office, Fax. No. (703) 872-9326 on the date set forth below

1. Amendment Transmittal (2 pages, in duplicate)
2. Amendment (15 pages)

Karen S. Flynn

Printed name of person signing


Signature

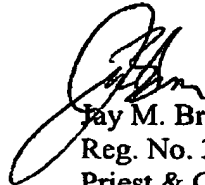
Date: September 27, 2002

CLAIMS AS AMENDED

	Claims Remaining After Amendment		Highest No. Previously Paid For	Present Extra	Rate		Additional Fee
Total Claims	24	-	20	4	x \$18.00	=	\$72.00
Independent Claims	4	-	3	1	x \$84.00	=	\$84.00
Multiple Dependent Claims	0	-	0	0	x \$280.00	=	\$0.00
TOTAL							\$156.00

3. ☐ Enclosed is our check for \$ _____ to cover the filing fee.
- ☒ Charge the fee of \$156.00 to Law Offices of Peter H. Priest. **Deposit Account No. 50-1058.** A DUPLICATE COPY OF THIS SHEET IS ATTACHED.
- ☐ Charge the fee of \$ _____ for a 1 month extension of time to Law Offices of Peter H. Priest. **Deposit Account No. 50-1058.** A DUPLICATE COPY OF THIS SHEET IS ATTACHED. This letter petitions for a 1 month extension of time to respond.
4. ☒ The Commissioner is hereby authorized to charge any additional fees which may be required for this amendment, including any fee for extension of time or credit any overpayment to Law Offices of Peter H. Priest. **Deposit Account No. 50-1058.** A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Respectfully submitted,


Jay M. Brown
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5015 Southpark Drive, Suite 230
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Durham, North Carolina
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Washington, DC 20231Amendment

Sir:

Please amend the above identified application as follows:

In the Claims

Please amend claims 1, 9 and 16 to read as follows:

- 01
1. A system for optimizing a borrower's use of mortgage insurance based upon projections of future home equity, comprising:

a central processing unit having electronic access to mortgage insurance information; and